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GREATER HARTFORD'S BUSINESS NEWS

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ConnectiCare millions in red during rate case



ConnectiCare CEO Michael Wise said the Farmington insurer will return to profitability in 2017.

By Matt Pilon

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hen ConnectiCare sued the state in September over what it considered inadequate rates approved for some of its 2017 health plans, the Farmington insurer's finances were deep in the red as the company faced pressures in several of its business segments.

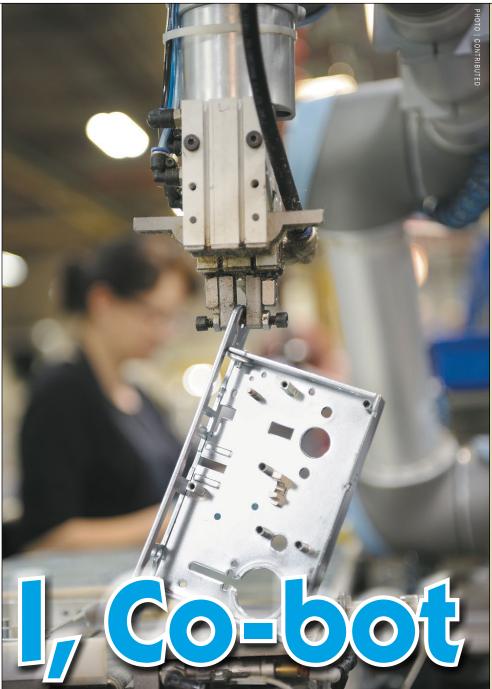
In the midst of its rate case, Connecti-Care was projecting a \$55.4 million loss for 2016, which would account for the company's worst annual financial performance since it was acquired by EmblemHealth in 2005, according to financial reports recently provided by credit ratings agency A.M. Best. The losses are concentrated in health plans the insurer sells on and off the state's insurance exchange, Access Health CT — lines of business that were previously profitable for the company.

Several factors, including customers using more healthcare services than expected, contributed to the poor performance, which caused A.M. Best to place the financial ratings of ConnectiCare and other Emblem-Health subsidiaries under review last month.

The financial reports shed further light on the tenuous fiscal position ConnectiCare was in this summer as its executives pushed the Connecticut Insurance Department to approve higher rates for the premiums it charges customers who buy insurance through Access Health CT.

ConnectiCare initially asked in June for a 14.3 percent average rate increase for its

Continued on page 14



Collaborative robots work alongside Assa Abloy workers, performing actions that don't need the skill of a human to make decisions. This "co-bot," equipped with "grippers," picks up a mortise-lock body.

Robot technology, other automation key to Assa Abloy's growth in Berlin

By Gregory Seay

gseay@HartfordBusiness.com

not far from the Berlin Turnpike is perhaps one of Connecticut's most automated production facilities.

The sprawling, 825,000-square-foot plant on 130 acres, owned by Swedish manufacturing giant Assa Abloy since 2000, houses its Corbin Russwin, Yale Commercial and McKinney Hinge commercial door-access divisions.

Assa Abloy Berlin, as the factory is known internally, deploys a variety of low- and highend technology in myriad ways to produce "value-added" architectural-grade door hardware, locksets, exit devices and electronic access systems for schools, healthcare facilities and other institutional customers.

But what stands out most is how Assa Abloy's Berlin facility uses its pre-programmed "co-bots" to work alongside humans. The machines do many finely

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FACES OF BUSINESS Mr. Copy

Jay Cartisano landed his first job out of college as a copy and fax machine salesman at Connecticut Business Systems. Now he runs the place. Find out how he climbed CBS' corporate ladder.

PG. 3



EXECUTIVE PROFILE

Art & Community

Thomas J. Loughman wasted no time making a bold move as the new head of the Wadsworth Atheneum Museum of Art when he launched a program in August offering free admission to Hartford residents.

PG. 5

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FACES OF BUSINESS

From salesman to president, Cartisano's first job sticks

By Stan Simpson

hen Jay Cartisano landed his first job out of college as a copy and fax machine salesman, he had a one-year plan. The 1989 Ohio University graduate wasn't sure if sales was something he really wanted to do for a career.

Twenty-seven years later, Cartisano is still with the same company — Connecticut Business Systems — only now, he runs the place as company president since 2012.



It looks like that business-management degree is paying off. Cartisano's experience in sales was invaluable as he evolved into a company leader, with more responsibilities.

"You learn to be incredibly organized," said Cartisano, who'll turn 50

in January. "You learn to communicate effectively, which I think is really, really important. You also have to demonstrate hard work. In our business, no one comes to your door. You have to go out and generate new business."

As Cartisano's career evolved — sales manager, vice president of sales, senior vice president of sales — so too has CBS' services.

The company's forte is now document management, workflow solutions and office technology. It still sells copy machines, faxes, software and maintenance contracts. In short, the company assesses the technology capabilities, business processes and information flow of an organization, then — in collaboration with the client — devises a strategy to make the operations more productive and less costly. Customers include large and small businesses, highereducation organizations and nonprofits.

"Ilove the business; I'm very passionate about it," said Cartisano. "I think there is a demand for what we do. Organizations will invest in technologies and services if it will make their businesses run better—and provide a savings at the same time. We've been able to do that."

Cartisano says revenues increased 10 percent annually in recent years; with a yearly budget of



Jay Cartisano stands by two printer systems sold by CBS (Connecticut Business Systems) in Wethersfield. A former three-sport athlete, Cartisano says he's very competitive.

about \$90 million. The document management/workflow solution portion of the business is up about 30 percent. He credits the company's growth to a culture of high expectations and intensified focus on professional development for the 300 employees. As they acquire more skills, confidence and expertise, the company, Cartisano says, grows accordingly.

"We created an environment where we have people who are incredibly hard working, and passionate about what they do," said Cartisano, sitting in a meeting room at the company's Great Meadow Road headquarters in Wethersfield. "We created an atmosphere here that promotes success and fun. ... People need to see there is opportunity. Or, they'll go elsewhere."

He describes his management style as direct and engaged. A former three-sport high school athlete in Mahopac, N.Y. — basketball, baseball and football — Cartisano

concedes he is "very competitive" and "very involved and very engaged in all functions of the business. My ability to effectively communicate has gotten better; and to take ideas from my people, think them through — and delegate them effectively."

CBS, founded in 1986 by Michael Shea, is celebrating its 30th year. It started with two offices.

Continued C



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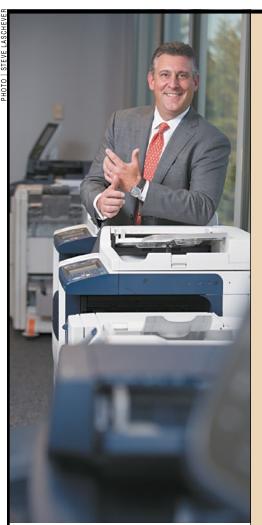


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Cartisano started at CBS by selling printers as a salesman.

Cartisano

Today there are nine locations, four in Connecticut (including a 40,000-square-foot warehouse in Newington); three in Massachusetts; and one each in Lincoln, R.I. and White Plains, N.Y.

In 1998, CBS was purchased by Global Imaging Systems. Xerox purchased Global in 2007, but Global runs independently inside of Xerox. That autonomy is another reason that the company — re-branded as Connecticut Business Systems, A Xerox Company — has thrived over the past several years, Cartisano said.

He estimates there are about 5,000 customers and 60,000 pieces of equipment supported by his organization.

Every quarter, senior leaders from Global Imaging Systems' 38 companies meet to discuss best practices and provide insight as to what has been profitable at their respective shops. CBS salespeople also meet quarterly with their customers to make sure everything is running smoothly. It can take years to secure a prospective client. So, maintaining existing clients is a high priority.

In his spare time, Cartisano enjoys spending time with his wife, Faith, and three children; cooking; golf; and reading books about leadership. A particular favorite is "Lincoln on Leadership," by Donald T. Phillips.

He awakes daily at 5 a.m. in his home in upstate New York and drives 1.5 hours thrice weekly to Wethersfield. The other two days are spent in the White Plains and Norwalk offices.

In regards to expansion, Cartisano said his company is focused on internal and professional growth, and maintaining its profile with local charitable organizations, such as Easter Seals.

Translation: He's still taking it one year at a time.

Stan Simpson is the principal of Stan Simpson Enterprises LLC, a strategic communications consulting firm. He is also host of "The Stan Simpson Show," which airs Saturday, 5:30 a.m., on Fox 61—and online at Fox61.com/stan.

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THE ALLIANCE (3)







Thomas J. Loughman stands next to a painting in the Wadsworth Atheneum Museum of Art by Giovanni Antonio Canal of St. Mark's Square in Venice. It was painted around 1731.

Thomas J. Loughman

Director and CEO, Wadsworth Atheneum Museum of Art,

Highest education: Ph.D. in art history, Rutgers University, 2003

Executive insights:

"One of the things I've learned in my still short and developing career is that it's all about the future. ... Museums are actually opportunities for exploration for every person and an opportunity to reconnect with what it means to be human."

Loughman aims to reconnect Wadsworth to community

Check out a video clip of

Thomas J. Loughman's interview

at hartfordbusiness.com.

By John Stearns

jstearns@HartfordBusiness.com

homas J. Loughman wasted no time making a bold move as the new head of the Wadsworth Atheneum Museum of Art when he launched a program in August offering free admission to Hartford residents.

"The goal for it was to restate our relationship with the community," Loughman said of the Wadsworth Welcome he initiated after six months on the job.

He became director and CEO, his first stint leading a museum, on Feb. 1, overseeing about 75 employees and a \$9.3 million budget.

More than 600 residents from throughout the city have signed up for the Wadsworth Welcome and more than half have already visited more than once, he said.

"The Atheneum had changed fundamentally, it had reopened a third of its galleries, it had physically restored itself, and now is

the time for us to deliver," Loughman said. "And the community that exists here now is different than the community when we began that construction work

... so it really is a time when we need to reconnect and it's a continual process."

There's a dynamism about Loughman, 45, who says a museum needs to be a future-minded enterprise.

"So many people around a place like an art museum think it's about the past because we celebrate the past in many ways," he said. "But the only way that the past is helpful is in how it serves the future."

What will make the museum relevant, fresh, more impactful or impactful in a different way? Loughman asked. Celebrating only the past is "the road to entombment," he said.

"This is not a tomb, this is not an attic, this is a marvelous opportunity space, to get people excited about their own self discovery, about the human experience, about the potential inside of them, about the potential of cultures over five millennia," Loughman said, noting the museum's art spans 5,000 years of civilization.

Look for future exhibitions to touch areas of world art that maybe didn't get as much attention during museum renovations, he said, noting a planned Japanese

exhibition and exchanges with the Museo Nacional Del Prado in Madrid, for example.

Loughman arrived at the Wadsworth with more than 20 years of museum experience, most recently as associate director of program and planning at the Clark Art Institute in Williamstown, Mass., where he worked 7 ½ years.

"I set off on this career with an ambition to make a difference as a curator and to make a difference as an administrator and I've had a lot of opportunity ... to do both," at the Clark and, before that, as curator of European art and assistant to the director for exhibitions at the Phoenix (Ariz.) Art Museum. He set his difference-making goal as a senior at Georgetown University.

One of his proudest achievements was establishing a relationship with China in 2008 to mark the 100th anniversary of the Clark's founder, Sterling Clark, who traveled through northern China in 1908 to

collect small mammals and other items on an expedition for the Smithsonian Institution. Chinese museums along the expedition route showed

photos and other works from his trip.

In 2012, the Clark hosted an exhibit of significant archaeological treasures from Chinese museums. And in 2013, the Shanghai Museum showed documents and photos from Clark's expedition and exhibited the Williamstown museum's French painting collection, the 10th stop on an 11-city international tour for the Clark's 19th-century French paintings.

Planning the global tour, which began in Madrid in 2010, was a "massive undertaking" led by Loughman, recalled Victoria Saltzman, Clark's communications director.

She called Loughman "highly intelligent, very driven and relentlessly curious." He's highly qualified to run a museum, she said.

Loughman has two daughters, 9 and 11, who he raises with his wife, Sara.

Loughman's also a sailor. He enjoys captaining a one-man racing dinghy and reading sea stories, particularly by Nathaniel Philbrick. He also loves biographies and stories of exploration — fitting as he leads the Wadsworth and explores art with a community whose museum he considers his dream job to run.

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SPOTLIGHT ON: INDUSTRIAL



Foodshare | Bloomfield, Connecticut

PDS was selected as Construction Manager to build a multi-story addition to the existing Foodshare building. This occupied project entailed an extensive freezer cooler system for all refrigerated food items. The project also included new offices, several overhead doors, drywall, ceilings, doors & hardware, steel, concrete, painting, and flooring. PDS completed this project on time and within budget.

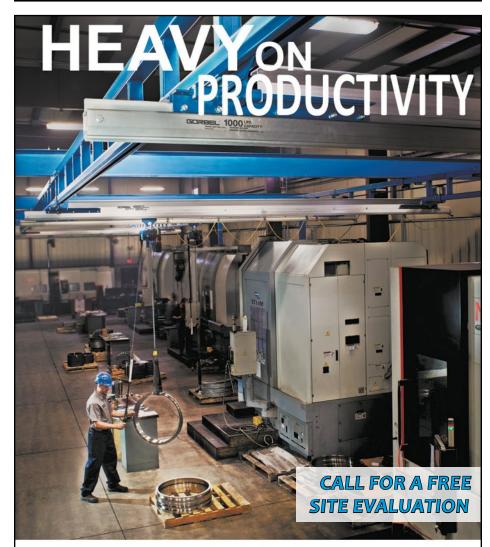
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BY THE NUMBERS

Connecticut's latest fiscal year 2017 deficit projection from Comptroller Kevin Lembo, which amounts to two-tenths of a percent of net budgeted expenditures.

10.9%

The latest drop in Connecticut's workers compensation rates, which have now fallen for three straight years.

2.1M

The number of registered voters in Connecticut as of last week, up from a prior record of 2,097,000, according to the Secretary of the State.

The number of layoffs hospitals blame on the state's escalating hospital tax, which they recently challenged in court as unconstitutional.

TOP 5 MOST READ

on HartfordBusiness.com

- Lottery details when it learned of 5 Card Cash fraud
- Workers comp insurance rates dropping nearly 11 percent
- Former Malloy spokesman hired by NYC comptroller
- CHA, hospitals launch legal fight over state hospital tax
- UTC's Hayes defends free trade, urges public-private partnerships for skills building

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TOP STORY

CHA, hospitals launch legal fight over state hospital tax

The Connecticut Hospital Association and Connecticut hospitals launched legal action last week to contest a September ruling by two state agencies that the so-called hospital tax is legal.

In the first step, hospitals appealed the declaratory ruling of the state departments of Social Services (DSS) and Revenue Services (DRS), arguing that the hospital tax was illegally implemented. Second, hospitals are petitioning the Centers for Medicare & Medicaid Services (CMS) in an effort to show that the state's reimbursement and tax scheme violates the federal Medicaid Act.

In the DSS/DRS appeal, the hospitals assert that the hospital tax, among other things, violates the U.S. and Connecticut Constitutions and federal and state statutes and was outside of the departments' authority to implement. They are asking for an end to the tax.

In the CMS petition, the hospitals argue that the hospital tax, which now totals \$556 million a year and exceeds the corporate tax rate by nearly 30 times, is bad public policy and violates federal law. Connecticut hospitals are also asking CMS to compel the state to amend its Medicaid State Plan to bring Connecticut's Medicaid rates and payments, as well as the hospital tax, in compliance with the federal Medicaid Act.

MANUFACTURING

Pratt, Machinists union start contract talks

Pratt & Whitney and machinists union negotiators kicked off contract negotiations last week to replace an existing labor pact that expires Dec. 4, when union members will vote on the company's final offer.

Mike Stone, assistant directing labor representative for International Association of Machinists and Aerospace Workers District 26 and chief union negotiator, said talks began Nov. 1 in Cromwell. The talks involve members of union Local 1746 in East Hartford and Local 700 in Middletown.

This round of contract talks occurs under markedly different circumstances than the last round of talks in 2013.

Pratt officials, faced with what they say is a nearly unprecedented period of demand for its newest commercial and military jet engines, have said they plan to hire about 8,000 workers in Connecticut through 2026 to keep pace with burgeoning production demand over the next decade.

Pratt has around 9,500 Connecticut employees — about a third of those hourly workers and union members — split between its Middletown plant and its East Hartford headquarters.

In contrast, Pratt three years ago was in the midst of a series of layoffs and early retirement initiatives, as it marked time until new engine programs could start to reinvigorate production lines.

- Howard French | Journal Inquirer

ECONOMY & LABOR

Workers comp insurance rates dropping nearly 11 percent

Workers compensation insurance rates are dropping for the third year in a row, this time by 10.9 percent, Connecticut Insurance Commissioner Katharine L. Wade said last week.

The decreases are a result of continued reduction in the number of workplace injuries and claims filed in the state, Wade said.

The department has approved a rate filing from the National Council on Compensation Insurance (NCCI) that decreases workers compensation insurance rates by 10.9 percent in loss costs and in assigned risk rate levels.

NCCI annually collects data from the workers compensation market in Connecticut and countrywide in order to annually propose rate adjustments for the

ensuing year. There are more than 300 companies licensed to sell workers compensation insurance in Connecticut, Wade said.

In 2015, the Department approved decreases of 3.9 percent for loss costs and 6.3 percent for assigned risk.

New index ranks CT economy 38th with 'room to improve'

Connecticut's economy ranked 38th in the nation for 2015, according to a new economic index developed by the state Department of Labor.

Modeled on the department's comparable indices for municipalities, this new ranking, called the State Economic Indexes, was designed by the Labor Department's Office of Research. The annual composite index includes all 50 states and the District of Columbia and takes into account several economic metrics including wages, unemployment and employment rates, and business establishments.

Colorado ranked first in the nation with the highest index last year (137.9), while New Mexico came in last (107.2), the table shows.

Connecticut's 2015 ranking, with an index value of 118.9, is below the national average of 124, but well above the 2013 ranking of 45th, says Jungmin Charles Joo, who wrote a synopsis for the Connecticut Economic Digest.

Connecticut's index increased 18.9 percent over the last five years, below the nation's growth rate of 24.1 percent.

EDUCATION

UConn loses provost to Missouri university system

UConn Provost Mun Y. Choi has been named the president of the University of Missouri system, UConn plans a national search for Choi's successor.

UConn President Susan Herbst sent a letter to the university community last week, noting that Choi had been both provost and executive vice president of academic affairs for the last four years. He remains UConn provost until Feb. 1, then begins in his new position March 1.

Choi first came to UConn in 2008 as the dean of the School of Engineering, and was named provost in 2012. He has been involved in critical university issues including a major faculty expansion and the implementation of Next Generation Connecticut and Bioscience Connecticut.

GOVERNMENT, POLITICS & LAW

Lembo pegs budget shortfall at \$42M

Comptroller Kevin Lembo is projecting a \$42 million budget shortfall for fiscal 2017.

Connecticut's Budget Director Benjamin Barnes, secretary of the state Office of Policy & Management, on Oct. 20 projected a deficit of \$5.7 million, stabilized by a \$120 million state settlement with Royal Bank of Scotland (RBS).

Former Torrington mayor to join Sullivan & LeShane as lobbyist

Ryan Bingham, the former mayor of Torrington, will join the lobbying team of Sullivan & LeShane Inc. Nov. 28.

After serving for eight years as Torrington's mayor, Bingham has most recently served as a division director at Winters Bros. in Danbury, and while he was mayor he also served as president of the Connecticut Conference of Municipalities.

Retiring CT Supreme Court justice to work at law firm in Hartford

Former Connecticut Supreme Court Associate Justice Peter T. Zarella will join the law firm of McElroy, Deutsch, Mulvaney & Carpenter LLP in January as a member of its appellate and alternative dispute resolution (ADR) practice groups. Zarella, who announced his retirement from the bench last week, was appointed to Connecticut's highest court in 2001.

He will be based in the firm's Hartford and Southport, Conn., offices, serving clients on a nationwide basis.

TRANSPORTATION

Lyft ride-sharing service launches in CT

Lyft, an on-demand ride-sharing service that competes with Uber, launched in New Haven last week as part of the company's larger rollout throughout

Services to and from Tweed New Haven Airport and Bradley International Airport are also launching, the company said.

The Lyft app matches riders with local drivers at the tap of a button. The ride can be paid for through the rider's mobile phone.

REAL ESTATE

\$50M recap parts Windsor office complex's clouds



Addison Corporate Center in Windsor has 605,000 square feet of space.

Four years ago, the Addison Corporate Center in Windsor, home to several big Connecticut corporate tenants, was mired in lawsuits over millions in alleged missing rents and recriminations between ownership and tenant/investors.

Today, the 605,000-square-foot office complex at 175 Addison Road has a new sponsor, several new tenants, and a \$50 million recapitalization that includes funds earmarked for extensive improvements to the property, officials say.

Versant Commercial Brokerage, based in San Diego, Calif., announced last week that it assisted Addison's tenant-in-common (TIC) investors in obtaining new senior debt, mezzanine debt and preferred equity.

Moreover, since it was brought in earlier this year to stabilize the office complex, Versant claims Addison's occupancy has risen to about 96 percent from 74 percent.

One of the new tenants, Verdant said, is aeroparts supplier Triumph Group, which signed for about 88,000 square feet.

Also, existing tenant Belcan Engineering Group renewed its lease and committed to adding another 9,500 square feet to its

current 65,500-square-foot Addison footprint, officials said.

In addition, travel agency Quest Global Services, which occupied 17,323 square feet, has expanded its space by 45,777

September housing, condo sales fall

Connecticut single-family home sales slid 3.6 percent while condo sales plummeted by 14.8 percent in September, according to the Warren Group, publisher of the Commercial Record.

Timothy Warren, CEO of The Warren Group, called the third quarter housing market "lackluster" and its condo market "soft." A total of 2,814 single-family homes sold compared with 2,919 in Sept. 2015. Only 686 condos sold, down from 805 in Sept. 2015.

At the same time, the median price for a single-family home rose 2.3 percent to \$250,000, compared with \$244,400 a year ago. The median sale price for condos in September decreased by 6.1 percent to \$165,000, compared to \$175,740 in Sept. 2015.

TECHNOLOGY

Mohegan Sun, FanDuel jointly branding fantasy sports contests

Mohegan Sun and FanDuel are partnering to offer co-branded fantasy sports contests.

Bobby Soper, president and CEO of the Mohegan Tribal Gaming Authority, said the partnership will extend the casino's reach and introduce its audience to online sports games.

The alliance will allow users to sign-up directly through mohegansun.com/fantasysports, where they can win exclusive fantasy sports experiences every week. By entering major league fantasy sports competitions, fans can win prizes like overnight stays at the Uncasville casino's Sky or Earth towers, tickets to an arena event, or free dinner at a casino restaurant, for instance.

Founded in 2009, FanDuel offers one-day, weekly, and seasonlong game options for the National Football League, NBA, MLB, NHL and EPL fantasy sports.

WHAT'S AHEAD:

- 11/14 Focus: Real Estate
- The List: **Brownfield Remediation Projects**
- Nonprofit Profile: Goodwin College

CALENDAR

TUESDAY, NOV. 15

Leadership Greater Hartford's 40th Anniversary Polaris Awards Gala

Leadership Greater Hartford will celebrate its 40th Anniversary Polaris Awards Gala Nov. 15 at The Bushnell Center for Performing Arts, 166 Capitol Ave., Hartford.

The celebration runs from 5:30 p.m. to 9 p.m. and will honor three new Polaris Awards winners for their local leadership: Worth Loomis, one of the original "bishops" who conceptualized LGH back in the mid-1970s; Julie Daly Meehan, HYPE executive director and director of investor engagement and digital media at the MetroHartford Alliance; Tracey Kittoe, from Ghana, West Africa, is an international student at Central Connecticut State University and a graduate of LGH's Leading Off Campus program.

Tickets are \$150. For more information or to register go to: https:// leadershipgh.org/.

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New nonprofits to push paid family leave, gender-pay equality

► 'We will represent the policy

positions that improve the lives

of women and girls without any

influence by dynamics in the

Mary Lee Kiernan, president of the PCSW

General Assembly.'

Education Fund

By Patricia Daddona

pdaddona@HartfordBusiness.com

he abolishment this past spring of a 43-year-old commission that fought for women's issues at the state legislature — including gender-pay equality and paid family leave — has given rise to two new nonprofits that aim to continue the advocacy.

The Permanent Commission on the Status of Women (PCSW) was one of six legislative commissions consolidated into a single entity earlier this year as the state legislature looked for ways to trim costs amid its budget woes.

The new Commission on Women, Children and Seniors is still working to keep women's issues alive, but its more limited efforts could receive outside support from two separate, but affiliated nonprofits.

The PCSW Education Fund Inc. — a 501(c3) — will focus on women's issues in the workplace and generally as it conducts research, educates, and builds coalitions, while PCSW Inc. — a 501(c4) — will lobby lawmakers on those shared issues.

The leaders of both nonprofits had active roles in the former PCSW before it was disbanded, bringing informed perspectives to the fledgling nonprofits, which will be bipartisan and act independently of the legislature, said Mary Lee Kiernan, president of the PCSW

PCSW Inc.'s 501(c4) status allows unlimited lobbying as part of its mission. Other organizations that use a

similar model of affiliating 501(c3) and 501(c4) nonprofits include the League of Women Voters and Connecticut Against Gun Violence. Kiernan said.

Unlike the consolidated new commission, "we have autonomy from the General Assembly," she said. "That was particularly important to our advisory board. We will represent the policy positions that improve the lives of women and girls without any influence by

dynamics in the General Assembly."

Kiernan had been chair of the now abolished commission. Carolyn Treiss, now president of the PCSW Inc., had been executive director.

In fact, about 11 of the 16 former PCSW commissioners and staff, along with Kiernan, Treiss and a former policy director, have joined forces across the two nonprofits, Kiernan said.

The original PCSW had been the largest women's commission left in the United States, and the new nonprofits intend to carry forward its legacy of developing landmark legislation and research in the areas of sexual harassment, domestic violence, family medical leave protections, pay equity and human trafficking, Kiernan said.

Just launched in late September, the two nonprofits don't have startup funding, but will be looking to raise money from individuals and other groups. They have, however, acquired some prominent board members, including U.S. Rep. Rosa DeLauro (D-CT) and U.S. Sen. Richard Blumenthal (D-CT).

done an outstanding job on the issues," said DeLauro, who sits on the PCSW Education Fund board.

The original commission created the country's first family and medical leave protections, and paid family leave is the logical next step, DeLauro said, noting that it already exists in New Jersey, Rhode Island and California.

Both nonprofits are starting at ground zero in terms of fundraising and tackling the issues, said Kiernan and Treiss, though they foresee potentially collaborating with the Commission on Women, Children and Seniors.

Steve Hernandez, the commission's executive director, said his organization is actually making headway



Mary Lee Kiernan, at the podium, and Carolyn Treiss (left) announced the launch on Sept. 21 of the nonprofits they are leading, respectively, the PCSW Education Fund Inc., and the PCSW Inc. Each nonprofit incorporated separately on June 27.

in preliminary talks with insurer Harvard Pilgrim on outsourcing the management of a possible paid medical leave program in Connecticut, which could cover most of the program's startup costs, estimated at \$13.6 million.

Kiernan and Treiss also said that the ultimate paid

medical leave program costs would be borne through employee payroll deductions and not fall to the employer. Outsourcing management was an idea first floated in the original commission, Kiernan said.

"This is an important work[place] support for women, to keep them employed and supporting their families while they care for sick family members, and it's important for Connecticut's economy," Kiernan said.

Paid family medical leave has been a hot-button issue at the state legislature in recent years, with such legislation facing opposition from business groups, including the Connecticut Business and Industry Association.

Last year, a bill that would have created a 12-week paid leave program — financed by worker payroll reductions - failed to get through the legislature. CBIA raised concerns that the state-run program would cost too much, putting further pressure on Connecticut's finances. The business group has also argued that many employers already offer flexible workplace programs and that a government-mandated program isn't necessary

Currently, family leave is a benefit and right but it is unpaid for childbirth or illness of a relative, said Hernandez. He welcomes the expected advocacy the two nonprofits are likely to bring on the issue.

"They're brand new," Hernandez said of the new nonprofits, "but they come with decades of collaborative experience."

Other areas Treiss and Kiernan plan to delve into "I've been working with them for years and they had include pay equity and economic security. Massachusetts currently has a bipartisan bill that promotes pay equity, Treiss said, and she'd like to see "something like that in Connecticut," but it's still too early to say whether a bill can be pursued.

> Paid family leave is one aspect of economic security, along with employment rights for homecare workers, which affect low-income employees and minorities, and the \$15 minimum wage. The nonprofit boards have not yet taken a position on these issues, Treiss said. They are also interested in workforce development programs that will guide women into nontraditional work in science, technology, engineering and math fields, Kiernan added.

Q&A

Hartford Foundation pledges \$1M to help nonprofits hit by state cuts

Q&A talks to Linda Kelly, president of the Hartford Foundation for Public Giving, about her organization's efforts to help nonprofits that face state and local funding cuts.

Back in July, the Hartford Founda-■ tion for Public Giving announced it would provide \$1 million to assist nonprofits affected by unexpected losses of state funding. How has

the program gone?

In response to this year's reductions in state and municipal support to our region's nonprofit sector, the Foundation has been working with area nonprofits to determine the impact of potential cutbacks and how the Foundation can assist. While we will continue to evaluate the needs, by the end of this year the Foundation will have exceeded its \$1 million allocation from our general grantmaking budget

to assist qualifying nonprofits affected by unexpected losses of support, particularly in the areas of critical human needs.

Additionally, for long-term effectiveness, the Foundation's Nonprofit Support Program (NSP) is providing capacity building and sustaining strategies to help nonprofits address the changing funding environment in a strategic and sustainable way. These efforts include participation in NSP's organizational assessment, which focuses on aligning staff and board as they seek to resolve organizational issues. NSP has also seen increased requests for technical assistance grants (TAGs), which provide help with long-term planning. A number of organizations have come forward for help to figure out how to allocate scarce resources through NSP's strategic planning program.

Several agencies have also requested help with strategic alliances ranging from figuring out ways to combine back-office activities all the way through to possible mergers. NSP also offers nonprofits the opportunity to participate in its financial-management program and offers a variety of workshops that are free to nonprofit executives.

Q. In 2015, the Foundation awarded grants amounting to more than \$33.1 million. How much of an impact can the Foundation hope to have with limited resources against significant state cuts?

Our spending policy and investment strategy are designed to work together to provide a predictable stream of dollars for annual grantmaking to support the region's current and future needs. This ensures that

during fiscal downturns the Foundation will continue to provide a steady and stable level of support. Our nonprofits depend on this. Our donors expect it. Our commitment to the Greater Hartford community is to be here in good times and bad.

Q. There are continued talks about deficits ahead in the state budget. Will your funding strategy shift in the future as the state likely

cuts spending to nonprofits?

As a community foundation, our role is to respond to the everchanging needs of the community. The Foundation will continue to work with our many partners to assess the impact of state budget cuts on our communities and find ways that collectively we can address them.

Because no organization can do this work alone, the Foundation continues to look for ways to partner and collaborate with state and local governments, other funders including national organizations, the business community, nonprofit providers and our donors to create opportunities for all residents to ensure that our region can thrive, now and into the future.

Q. Overall, how is support for the Foundation? Has it recovered from the recession?

Unlike many other nonprofit organizations, the Hartford Foundation does not rely upon an annual fundraising appeal. We are incredibly fortunate to have built long-term relationships with donors who give generously. Even in economic downturns, we continue to see donors add to these funds and join our

One trend we have seen during times of economic crisis is that many of our donors make donations directly to nonprofit organizations that have been impacted by cuts in government funding.



THE LIST

Compensation of Greater Hartford's social service and cultural nonprofit CEOs

(Ranked by total compensation, FY 2015 (1))

	Name and title	Total compensation	Salary	Bonus and incentive compensation	Other compensation	Deferred compensation	Nontaxable benefits
1	Mark Masselli CEO Community Health Center Inc. Middletown	\$610,149	\$373,134	\$70,000	N/A	\$140,076	\$26,939
2	Michael P. Price (2) Former executive director Goodspeed Opera House Foundation Inc. (3) East Haddam	\$464,377	\$394,040	\$0	\$0	\$62,441	\$7,896
	Jerry Franklin President & CEO Connecticut Public Broadcasting Inc. Hartford	\$419,659	\$295,219	\$25,000	\$37,619	\$48,609	\$13,212
4	David R. Fay President & CEO The Bushnell Center for the Performing Arts Hartford	\$390,408	\$333,780	\$30,000	\$0	\$13,325	\$13,303
	Linda J. Kelly (4) President & secretary Hartford Foundation for Public Giving (5) Hartford	\$373,872	\$293,137	\$0	\$9,406	\$61,500	\$9,829
6	Ron Buccilli President & CEO CW Resources Inc. New Britain	\$361,794	\$261,360	\$80,000	\$0	\$16,533	\$3,901
7	Jeffrey L. Walter (6) Former president & CEO Rushford Center Inc. (3) Meriden	\$357,531	\$242,127	\$29,229	\$46,941	\$26,288	\$12,946
0	Susan L. Talbott (7) Former director & CEO Wadsworth Atheneum Museum of Art Hartford	\$345,942	\$301,060	\$0	\$11,149	\$20,735	\$12,998
3	Michael J. Smith President & CEO Alzheimers Resource Center of Connecticut Plantsville	\$290,250	\$256,728	\$0	\$0	\$5,385	\$28,137
10	James O'S. Morton (8) Former president & CEO YMCA of Metropolitan Hartford (3) Hartford	\$288,300	\$263,520	\$0	\$0	\$23,521	\$1,259
11	Magdalena Rodriguez President & CEO Community Renewal Team Inc. (3) Hartford	\$287,239	\$244,097	\$0	\$16,299	\$15,445	\$11,398
12	Garrell S. Mullaney President & CEO Adelbrook Inc. Cromwell	\$285,637	\$202,754	\$60,000	\$0	\$4,055	\$18,828
13	Timothy Elwell President & CEO Connecticut Peer Review Organization Inc. Rocky Hill Market Language (2)	\$274,588	\$243,863	\$0	\$0	\$25,694	\$5,031
14	Martin Legault (9) Former president & CEO Corporation for Independent Living Hartford	\$272,054	\$224,927	\$22,562	\$0	\$11,335	\$13,230
15	Jonathan Colman President & CEO Greater Hartford Ridesharing Corp. Bloomfield Frank Popkiewicz	\$271,137	\$244,565	\$27,382	\$8,584	\$7,800	\$2,806
16	Executive director Residential Management Services Inc. Kensington Matt J. Fleury	\$270,159	\$165,350	\$75,000	\$9,500	N/A	\$20,309
1 /	President & CEO Connecticut Science Center (3) Hartford	\$260,602	\$218,077	\$41,600	\$0	\$0	\$925
	Galo A. Rodriguez President & CEO The Village for Families & Children Inc. Hartford Deborah Savaria	\$250,653	\$230,029	\$0	\$0	\$3,900	\$16,724
	CEO Lifechoice Donor Services Inc. (3) Bloomfield Jeffrey E. Seyler	\$249,791	\$224,173	\$0	\$0	\$0	\$25,618
20	President & CEO American Lung Association of the Northeast East Hartford David Jacobs	\$246,653	\$217,765	\$9,000	\$0	\$5,819	\$14,069
21	Executive director Mandell Jewish Community Center of Greater Hartford West Hartford	\$240,483	\$215,522	\$0	\$0	\$18,000	\$6,961
	Judith Meyers President & CEO Child Health and Development Institute (3) Farmington	\$235,093	\$195,317	\$0	\$0	\$19,532	\$20,244
23	Kent Schwendy (10) President & CEO Corporation for Independent Living Hartford	\$216,429	\$178,358	\$12,889	\$0	\$1,662	\$23,520

Source: GuideStar, a 501(3)c that collects and presents 990 forms for IRS-registered nonprofits, Foundation Center, nonprofit websites and news articles. (1) Unless otherwise noted.

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Unless otherwise noted.
 Retired at the end of 2014; succeeded by Michael Gennaro.
 Data are from fiscal year 2014, the most recent available.
 On March 31, 2016 announced plans to retire by March 2017.
 Education, health, arts and culture, economic development, family and social services, and environmental programs are supported in 29 towns.
 Through Nov. 2013; succeeded by Stephen W. Larcen.
 Succeeded by Thomas J. Loughman as of Feb. 1, 2016.
 In Apr. 2015, Morton joined the YMCA of Greater Boston; succeeded by Harold Sparrow.
 Succeeded by Kent Schwendy, as of Jan. 2015.
 Succeeded Martin Legault as of Jan. 2015
 Compiled by Heide Martin.

THE LIST

Compensation of Greater Hartford's nonprofit education presidents

(Ranked by total compensation, FY 2015)

Rank	Name/ Title	Organization/ City	Total compensation	Salary	Bonus and incentive compensation	Other compensation	Deferred compensation	Nontaxable benefits
1	Michael Roth President/trustee	Wesleyan University Middletown	\$892,989	\$522,522	\$0	\$8,250	\$241,293	\$120,924
2	Charles Cahn III Headmaster	Suffield Academy Suffield	\$735,043	\$503,748	\$0	\$0	\$193,000	\$38,295
3	Walter Harrison (1) President	University of Hartford West Hartford	\$715,889	\$482,137	\$0	\$18,167	\$150,562	\$65,023
4	Alexander Curtis Headmaster	Choate Rosemary Hall Foundation Wallingford	\$679,122	\$421,328	\$0	\$64,887	\$56,500	\$136,407
5	Katherine Windsor Head of school	Miss Porter's School Farmington	\$661,940	\$299,455	\$0	\$175,919	\$120,701	\$65,865
6	Dennis Bisgaard Head of school	Kingswood Oxford School Inc. West Hartford	\$641,422	\$341,306	\$0	\$150,979	\$50,800	\$98,337
7	Mark Scheinberg President/secretary	Goodwin College Inc. East Hartford	\$572,025	\$399,104	\$132,000	\$420	\$23,000	\$17,501
8	Bessie Speers (2) Former head of school	Ethel Walker School Inc. Simsbury	\$550,761	\$325,000	\$50,000	\$46,636	\$66,384	\$62,741

Sources: GuideStar, a nonprofit that collects and presents 990 forms for IRS-registered nonprofits, Foundation Center and nonprofit websites. Note: University of Connecticut, Central Connecticut State University, Eastern Connecticut State University and Connecticut community colleges operate as state-sponsored organizations. They do not file tax returns as nonprofit organizations and are therefore not included on this list.

(2) Meera Viswanathan assumed role of president starting July 1, 2016.

—Compiled by Heide Martin.

To view the full list, please visit HartfordBusiness.com



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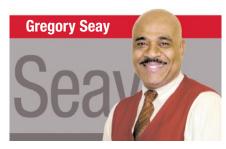
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S. Windsor warehouse for sale at \$6.95M





1640 John Fitch Blvd., South Windsor.

bout half the space in a 256,000-square-foot warehouse-distribution center in South Windsor is available for lease, with the entire facility available for purchase at \$6.95 million, brokers say.

Built in 1970 and refurbished in 1987, the industrial facility at 1640 John Fitch Blvd. is on 12.07 acres, according to listing broker Sentry Commercial. It has 132,000 square feet available for lease.

It has 32 interior docks, parking for 100 vehicles, 15,000 square feet of office space, and rail service.

Asking rent is \$2.95 a foot triple-net. J&J's Tri-State Delivery Service Inc. occupies almost half the building.

Ex-Rogers Sash space listed

The former 64,000-square-foot Newington home of Rogers Sash & Door Co. is available for lease, the listing broker says.

At the 6.85-acre site at 385 Stamm Road, there is 41,600 square feet of high-bay industrial space for lease at \$5.75 a square foot triple-net, according to broker Reno Properties Group LLC.

Built in 1974, the facility also has available 8,000 square feet of showroom space at \$8 a foot triple-net. There are 10 high-loading docks with overhead doors.

Farmington family-run lumberyard Sanford & Hawley acquired Rogers Sash and announced last March that the Newington headquarters-showroom would close at the end of that month.

MicroCare's N. Britain expansion



80 Production Court, New Britain.

Medical-equipment cleaner-distributor MicroCare Corp. has leased a New Britain flex building, its second footprint expansion in the Hartford region in the past month.

MicroCare leased the 37-year-old, 14,600-square-foot building on 2.1 acres at 80 Production Court to expand manufacturing of its cleaning-sterilization products, according to tenant broker Sentry Commercial.

MicroCare has a chemical plant at 595 John Downey Drive, and administrative-engineering operations at 155 John Downey Drive.

Rocky Hill broker O,R&L Commercial represented landlord Knaus Properties LLC in the lease.

In September, MicroCare announced it nearly doubled to 52,600 square feet its footprint in leased industrial space at 1022 Elm St. in Rocky Hill. The company originally occupied the building in January.

S. Windsor Panera due

Newington franchisee Howley Bread Group says it will open in mid-November its newest Panera Bread cafe in The Promenade Shops at Evergreen Walk in South Windsor.

The 4,120-square-foot store will have indoor-outdoor seating for 106 and employ some 60 full- and part-time workers.

Howley has 16 Panera Bread cafes in Connecticut, with the South Windsor location the 17th. It also has 12 more cafes in Massachusetts and Rhode Island.

\$5.5M S. Windsor listing



517 Nutmeg Road North, South Windsor.

A 69,450-square-foot South Windsor flex office building that is home to Cardinal Health is for sale with a \$5.5 million asking price, the listing broker says.

The building on 5.88 acres at 571 Nutmeg Road North was erected in 1985 and refurbished five years later, according to Sentry Commercial. Its primary use is as industrial space, with manufacturing a secondary use.

Of its square footage, 5,722 square feet is office space.

The building is fully leased to Cardinal Health $200\,\mathrm{LLC}$.

Tyler English Fitness space

Tyler English Fitness has leased 6,000 square feet in a Newington shopping plaza, the lease broker says.

Tyler's lease in Best Market Plaza, 161-169 Lowrey Place, brings the retail center's occupancy to around 90 percent, said lease broker Reno Properties Group LLC.

Other tenants include Best Market, U.S. Postal Service, Damato Chiropractic Health & Wellness, Farmers Insurance, CT Kenpo Karate, Newington Liquor and Garrett's Barber Shop.

Lowrey Place Realty is landlord.

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Berlin plant harnesses the sun's power



detailed, but repetitive finishing and assembly tasks, freeing workers to perform more value-added chores, like quality inspection. Co-bots are the new automation frontier, particularly attractive for smaller manufacturers because of their more inexpensive costs — they sell for an average of \$25,000, according to a recent analysis from Barclays Equity Research.

"We're one of the more automated [manufacturers]," said Dave DeLacey, the plant's general manager since 2008. "We're above the curve, so to speak."

The efficiencies and quality gains from the human-co-bot work chain at the Berlin facility, coupled with the company's constant push of lean-production strictures to control costs, has led to some Assa Abloy operations — and more than 230 jobs — being relocated to Berlin from other states in recent years, officials say.

Born in 1994 through a merger, parent Assa Abloy has grown to include some 150 production facilities employing an estimated 47,000 people with 2015 worldwide sales of \$7.5 billion, said Marna Wilber, spokeswoman for Assa Abloy Americas, the U.S. arm. The company is committed to 10 percent annual growth — half organic, the other half via acquisitions.

"We have a well-thought-out corporate strategy," Wilber said. "One of those strategies is about cost extraction."

Assa Abloy plows its cost savings, she said, back into research and product development, more hiring, as well as facilities upgrades. Savings also fuel the parent's penchant as an innovator that unabashedly embraces technology.

Wilber and DeLacey say Assa Abloy's embrace of efficiency and cost-savings through technology hasn't come at the expense of workers. If anything, the company strives to promote the opposite.

DeLacey says he encourages openness between him and his managers and members

of his four "profit-center teams" in Berlin as to what projects they are working on, and whenever new technology is being considered. Indeed, he said ideas for automating parts of the production chain occasionally come from team members.

"By and large, the workforce has embraced that," DeLacey said. "They understand we live in a competitive world and we have to use all the tools to our advantage."

Co-bots in action

Assa Abloy Berlin recently opened doors to its Episcopal Road plant, built in 1969, for a tour by some two dozen members of the New Haven Manufacturers Association (NMHA).

NHMA Executive Director Jerry Clupper, who arranged and participated in the tour,

On the tour, NHMA members and other guests got to see up close the three dozen cobots scattered at workstations around the production floor. One of the devices, resembling a disembodied arm, inserts delicate pins into Yale brand commercial door locks.

Another "arm" repetitively etches customers' logos and room numbers on thousands of doorkeys daily — work once performed by humans. Of the Berlin plant's staff of 31 engineers, six oversee production lines, including the co-bots.

Co-bot is the term Assa Abloy and others use to describe the robotic devices' support role along the production chain. Co-bots are a relatively new technology, but are expected to significantly gain in popularity with their worldwide sales projected to jump from \$116

percent, with the addition of a second solar farm on the plant's grounds.

The first batch of 4,000 solar panels — each producing about 315 watts of electricity on sunny days — was installed in June 2015 by a third-party that owns the cells, providing just 20 percent of the plant's electricity; the rest comes from the conventional power grid, DeLacey said. There are now 8,400 solar panels in all on the site abutting Deming Street and Episcopal Road.

Assa Abloy Berlin is weighing the possibility of expanding its sustainable power supply, but no definitive decision has been made whether to do so, said DeLacey, an Army Reserve veteran who in 2002 did a six-month tour in Kuwait.

In 1989, after several engineering stops, the graduate of Worcester Polytechnic Institute joined historic New Haven door- and lock-hardware products maker Sargent Manufacturing Co., now an Assa Abloy unit.

The Berlin plant is constantly expanding its production operations, yet it still has room to absorb more production capacity, DeLacey says. A pair of commercial tenants currently occupy about 16,000 square feet in one corner of the plant building.

A year ago, Assa Abloy Berlin added about a dozen workers to weld, grind and assemble commercial door systems. In 2013, the parent relocated its Yale Commercial operations, and 185 jobs, from Lenoir City, Tenn., to Berlin. In 2007, McKinney Hinge and 45 jobs were moved from Scranton, Pa., to Berlin.

Assa Abloy's focus on quality and efficiency enabled it to weather the Great Recession and position it to reap the benefits from the recovered U.S. economy, although company officials say pockets of softness remain among certain client industries and regions of the country.

"The market's grown. It's a relatively healthy market," DeLacey said, "though we'd like to see it better."

► 'Manufacturing, like other businesses, is adapting to the disruptive technologies now emerging in our economy.'

Jerry Clupper, Executive Director, New Haven Manufacturers Association.

said afterwards via email that it was "part of our program theme for this year — Evolving CT Manufacturing the 'Smart' Way." The visit, Clupper said, showcased for members how technology can enhance manufacturers' production and efficiency, rather than be seen as an employment threat.

"Manufacturing, like other businesses, is adapting to the disruptive technologies now emerging in our economy," he said.

The Berlin plant, Wilber says, is an innovation hot spot within Assa Abloy Americas. Berlin's engineering team accounts for more than a third of the U.S. arm's patents, she said. In all, Assa Abloy employs about 1,000 Connecticut workers. Its other U.S. plants are in Mason City, Iowa; Monroe, N.C.; Rockwood, Pa.; and Memphis and Milan, Tenn.

million last year, to \$11.5 billion by 2025, according to Barclays' estimate.

As one of Assa Abloy's most automated, the Berlin plant's innovations don't end with co-bots. As workstations amass batches of completed product, or require key blanks or other fresh parts to keep production flowing, programmed "trucks" and "carts" — called "automated guided vehicles," or AGVs — whisk silently back and forth between stations along designated "guideways."

The AGVs are programmed so that if humans or objects block their paths, they stop and won't proceed until the way is clear.

Assa Abloy Berlin, too, relies on sustainable-energy technology to power its factory. In August, the plant more than doubled its ratio of electricity generated from solar to 53

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from page 1

Insurer hopes for smoother 2017

exchange plans sold to individuals. The company attempted to modify that request on Aug. 23 to 27.1 percent, citing recent jumps in claims and other factors. When the Insurance Department rejected the revision and approved a 17.3 percent increase, ConnectiCare threatened to leave the exchange and took the rare step of suing the state agency over the matter.

After negotiations, ConnectiCare eventually agreed to remain on the exchange with the 17.3 percent rate increase.

Wise hopes for better 2017

ConnectiCare CEO Michael Wise said in an interview last week — the first he's granted since the conclusion of the rate case in September — that he expects ConnectiCare's business lines to return to profitability in 2017.

Many, including at least one Access Health CT board member, wondered why the company decided to stay on the exchange following its unsuccessful lawsuit that alleged the approved 17.3 percent rate hike could "endanger ConnectiCare's solvency."

Asked about the change of heart that appeared to occur over a September weekend, Wise pushed back.

"All along there was a consistent message from us that we wanted to find a way to make this work," Wise said. "From that vantage point, I would say we really never had a change of heart."

Wise said the company's decisions to sue and then remain on the exchange were not

easy, and required balancing the interests of the company and its customers.

"They're not easy business decisions, but we believe we made the right ones," he said.

While the insurer wanted a bigger rate increase for exchange plans, other rate hikes approved by state regulators, including a 38 percent increase on health plans it sells to individuals outside the exchange, will improve ConnectiCare's financial position next year, Wise said, though it will also hit thousands of consumers' wallets.

Wise said ConnectiCare is also working with its pharmacy benefits manager, which negotiates drug prices and processes claims, to further reduce costs. The insurer is also focusing on paring administrative expenses, and is opening storefront enrollment centers to help offset the loss of third-party brokers in this year's open enrollment period for plans sold through Access Health CT. The centers will also assist off-exchange customers.

"We're very optimistic about the future," Wise said. "We expect to have a strong 2017." There are still concerns, however.

One is the Affordable Care Act's risk-adjustment program, which aims to compensate insurers with sicker populations at the expense of those with healthier ones. A number of insurers and Connecticut regulators have criticized the program's design as more favorable to large insurers.

ConnectiCare's off-exchange division has been "battered" by the program over the past three years, forcing it to pay out \$100 million to other insurers, including \$37.1 million this year, ConnectiCare CFO Eric Galvin testified to Insurance Department officials in August.

Meanwhile, Anthem — the only other insurer participating in the Connecticut exchange after UnitedHealthcare and HealthyCT left — will receive nearly \$51 million from the risk-adjustment program this year.

Risk adjustment was the nail in the coffin for HealthyCT, the small nonprofit insurer that was ordered into runoff in early July after being hit with a \$13 million payment.

Wise said he continues to advocate with other insurers for changes to the program.

Other 2016 challenges

ConnectiCare has also experienced a steep increase in health claims this year as more customers utilized more services.

That pushed the company's loss ratio — a key calculation that expresses what percentage of premiums an insurer is paying out for medical claims — to the highest levels in at least five years. The off-exchange business paid out 99.5 percent of its premium revenue on claims in the first six months of this year, up from 80.7 percent for the first half of 2015, while the on-exchange division had a loss ratio of 93.1 percent, up from 75.3 percent, according to A.M. Best's reports.

Galvin said insurers expected Obamacare to cause an increase in utilization, due to pent-up demand from individuals who were



ConnectiCare vice president and chief actuary Neil Kelsey testifies in front of the Connecticut Insurance Dept.

previously uninsured. But insurers also expected that spike to level off.

"But rather than stabilize, that cost has continued to skyrocket and we see no end to that higher level of spending," he said.

As an insurer heavily focused on Connecticut, with no exchange business in any other state, ConnectiCare's financials offer a unique window into the state's health insurance market.

Whether Anthem suffered the same downturn in Connecticut earlier this year, however, is unknown. As a publicly-traded company with exchange business in more than a dozen states, Anthem doesn't break out its individual state results.

However, there is some indication Anthem may be in a similar boat in Connecticut with regards to exchange plans. Anthem revised its annual outlook in late July, saying medical costs wiped out its previous hopes for a slim profit on its overall exchange business, which broke even in 2015 and made money in 2014.

The Insurance Department ultimately allowed Anthem to increase its 2017 exchange plan rates 22.4 percent, compared to an original request of 26.8 percent.



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Dave Mattson, CEO and President of Sandler Training Corporate, best-selling author, keynote speaker and internationally recognized sales and management expert, will be in Farmington, CT to deliver a presentation on best practices for building a world-class sales team.



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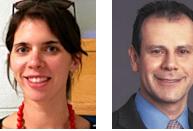
MOVERS & SHAKERS



Carlos Reinoso Jr.



Adina Giannelli



Tarkan Yuksel



Judith Falaro



Dr. Joseph D. Fusco



Adwoa Dadzie



Dr. L. John Greenfield



Dr. David A. Weinstein

Governor's Prevention Partnership appoints new program manager

The Governor's Prevention Partnership has announced the appointment of Carlos Reinoso Jr. as program manager of prevention services and partnerships.

Reinoso, fluent in Spanish and Portuguese, will provide support across the organization, as well as manage The Partnership's relationship with the Hartford Public Schools and launch a Latino youth and family prevention initiative in Hartford.

Bike Walk CT names executive director

Adina Giannelli is the new executive director at Bike Walk Connecticut. She has a decade of experience in program administration, advocacy and leadership, most recently serving as president of the University of Massachusetts Graduate Student Senate. She's an experienced commuter cyclist and brings enthusiasm for coalition-based advocacy.

Burns & McDonnell announces principal in Wallingford

Design-build firm Burns & McDonnell has promoted Tarkan Yuksel, project controls group manager, to principal in its New England office in Wallingford.

Yuskel, who joined Burns & McDonnell in 2008, has more than 16 years of experience in project controls and management. As the project controls group manager, he oversees all project controls operations and staffing needs for Burns & McDonnell's New England office. He specializes in providing guidance, direction and assistance with resolving complex project controls issues.

QU's online master of science in special education program gets director

Quinnipiac University named Judith Falaro director of its new online master of science in special education program. Prior to coming to Quinnipiac, Falaro, an assistant teaching professor for the School of Education, served in a variety of roles for New Haven Public Schools, from 1971 to 2004.

Specialist in hospital medicine joins St. Francis

Dr. Joseph D. Fusco, a doctor of osteopathic medicine, has joined the medical staff of St. Francis Hospital and Medical Center as a hospitalist with St. Francis Medical Group.

Fusco completed residency training in internal medicine at the University of Connecticut School of Medicine in Farmington. Prior to entering medical school, Fusco worked as a research assistant at St. Francis, collecting and interpreting data to identify strategies for increased patient satisfaction.

Comcast names regional HR VP

Comcast has named Adwoa Dadzie as vice president of human resources for the company's Western New England Region, which is headquartered in Berlin and includes more than 300 communities in Connecticut, Vermont, western Massachusetts, New York and western New Hampshire.

In this role, Dadzie and her team will support more than 1,700 employees and oversee all of the region's HR functions, including staffing, recruiting, payroll, benefits and training through Comcast University — the company's internal training and leadership development program.

Although she spent the past year in Orange County, Calif., Dadzie has long-standing ties to Connecticut, having worked in North Haven from 2013 to 2015 as director of HR for the East Division of Nestle Waters North America.

UConn Health announces new Department of Neurology chair

Dr. L. John Greenfield has joined UConn Health as its new Department of Neurology chair. He arrived from the University of Arkansas for Medical Sciences (UAMS) College of Medicine, where he also was chair of neurology.

Greenfield also will serve as the academic chair of neurology at Hartford Hospital.

Greenfield is board certified in neurology and clinical neurophysiology.

Pediatric endocrinologist and his Glycogen Storage Disease program coming to UConn, CT Children's

Leading pediatric endocrinologist and scientist Dr. David A. Weinstein and his world-renowned Glycogen Storage Disease (GSD) program will join the UConn School of Medicine and Connecticut Children's Medical Center in early 2017.

Weinstein's GSD program, currently based at the University of Florida, is the largest clinical and research program of its kind in the world.

He will serve as professor in the Department of Pediatrics at UConn School of Medicine and director of the GSD program, a joint venture of UConn Health and Connecticut Children's.

Hartford HealthCare Cancer Institute names bone marrow transplant coordinator

Silvia Willumsen is the new bone marrow transplant coordinator for the Hartford HealthCare Cancer Institute, assuming oversight of the institute's evolving bone marrow transplant program as part of its membership in the Memorial Sloan Kettering (MSK)

Willumsen, a registered nurse, has a background in bone marrow and stem cell transplant that includes the past 11 years as stem cell transplant coordinator for the Department of Pediatrics, Division of Stem Cell Transplant at the University of Miami/Jackson Memorial Hospital in Miami.

NONPROFIT NOTEBOOK

NONPROFIT PROFILE

Hartford Business Improvement District

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To bring positive and lasting change by enhancing the economic vitality and quality of life within Hartford's central business district.

TOP EXECUTIVE

SERVICES

Jordan Polon, Executive Director

Special services district that encompasses downtown Hartford and Asylum Hill.

FY 2015 SUMMARY		
FT 2013 SUMMANT	2014	2015
Total Employees	3	4
Total Assets	\$270,909	\$166,492
Total Liabilities	\$208,573	\$171,837
	Ψ200,070	ψ171,007
REVENUES		
Contributions & Grants	\$1,131,006	\$1,131,945
Program Service Revenue	\$158,948	\$125,107
Investment Income	\$-	\$0
Other	\$1,250	\$865
TOTAL	\$1,291,204	\$1,257,917
EXPENSES		
Grants	\$0	\$0
Member Benefits	\$0	\$0
Salaries/Employee Benefits	\$221,631	\$271,501
Fundraising Fees	\$0	\$0
Other	\$1,025,312	\$1,054,097
TOTAL	\$1,246,943	\$1,325,598
MARGIN	\$44,261	\$(67,681)
TOP PAID EXECUTIVES (FY20	015)	
	Base Salary	Total Compensation & Benef
Michael Zaleski, Former Executive Director	\$89,832	\$97,800

SOURCE: GUIDESTAR IRS 990 TAX FORM

As cold temperatures approach, Hartford's Mark Twain House & Museum has become a natural gas customer for the first time since the famed author lived there.

The museum signed a contract recently with Connecticut Natural Gas (CNG) to supply the fuel for its heating system, which previously ran on oil. Museum officials decided on the switch several years ago, citing attractive prices and the anticipation they will remain stable.

"As a not-for-profit organization, it's important that we make prudent choices about how we budget our energy dollars so that we can focus on our mission of educating the public and preserving Mark Twain's legacy," Executive Director Cindy Lovell said in a statement from CNG. "Natural gas is attractively priced, and rates are stable and consistent. It also makes sense from a historical perspective. It's a good fit."

Though Twain found gas at the time to be unreliable for heat, he did rely on it for gas lights in the 25-room Hartford home he built in 1874.

Gas lights were considered a modern luxury at the time, with the spread of electric lights in the area still at least a decade away. Twain was a customer of the Hartford Gas Co., a predecessor company of CNG, which today is owned by Avangrid.

While switching a customer to gas is commonplace for CNG, which converts thousands of properties a year, the company saw a marketing opportunity in its historical connection with Twain, which it detailed in a recent press release about the museum's switch.

"Mark Twain and his family chose the

convenience of gas at their home, and 143 years later it's still a convenient and costeffective choice for Connecticut families," said Terri Eller, director of commercial and industrial sales at CNG.

CNG is one of several Connecticut gas utilities pushing to add customers, following the 2014 launch of a state plan to convert 280,000 customers to gas by 2024.

So far, low oil prices have been a hurdle for the program, which is opposed by oil dealers. The Connecticut Energy Marketers Association sued the state, and managed to get the Connecticut Supreme Court to review the matter.

Connecticut Children's Medical Center received a \$50,000 grant from Verizon Wireless to support its newest program, The Children's Center on Family Violence.

The grant will support the Center's mission to improve outcomes for children exposed to family violence.

CRIS Radio's 19th Annual Golf Classic raised \$24,000 with the help from title sponsor New Country Motors. Eightyeight golfers participated in the tournament held at Tunxis Plantation in Farmington. The total funds raised were 70 percent higher than last year's event.

Hartford nonprofit **Operation Fuel** has elected three new board members: Chuck Anderson, a public-assistance consultant for the Department of Social Services; Daniel Canavan, regulatory counsel for Avangrid; and Camilla Jones, director of social/ youth services for the town of Bloomfield.



American Red Cross



Special Thanks

to our Annual Partners who stand with the Red Cross as we provide lifesaving services.

Annual Disaster Giving, Disaster Responders and Ready 365 program partners are businesses that value the local impact and global reach of the Red Cross; they want to deepen their commitment to our mission; and they are ready to help save lives every day of the year. Join us by visiting: www.redcross.org/ct/donate/ready-365.

Annual Disaster Giving Program



Disaster Responder



Ready 365 Partners Platinum



Gold



Silver



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TOWN PROFILE

COLCHESTER

MIDDLEFIELD

Town Hall: 393 Jackson Hill Road, Middlefield, CT 06455 (860) 349-7114

Land area (sq. miles)	13.0
Pop./sq. mile (2010)	350
Median age (2010-14)	45
Households (2010-14)	1,729
Median HH Inc. (2010-14)	\$100,694

Population (2010-14)	
2000	4,203
2010	4,425
2014	4,426
2020	4,483

Race/Ethnicity (2010-14)	
White	4,191
Black	20
Asian Pacific	148
Native American	0
Other/Multi-race	28
Hispanic	65

HOUSING

HOUSING	
Housing stock (2010-14)	
Existing units (total)	1,805
% single unit	89.0%
New permits auth. (2015)	6
as % existing units	0.30%
Demolitions (2015)	4
Residential sales (2013)	42
Median price	\$303,300

Top 5 Employers
Zygo Corp.
Lyman Orchards
Rogers Manufacturing Co.
Powder Ridge Ski Area
Cooper-Atkins Corp.

Educational attainment (2010-14)			
Persons age 25 or older		Town %	State %
High school graduate	976	31%	28%
Associate's Degree	227	7%	7%
Bachelor's or more	1 242	40%	37%

G	<u>o</u>	V	Ε	R	N	М	E	N	1

GOVERNMENT	
Government form	Selectman-Town Meeting
Total revenue (2014)	\$16,748,420
Per capita tax (2014)	\$3,032
as % of state average	112.3%
Total expenditures (2014)	\$17,792,694
Total indebtedness (2014)	\$6,938,596
as % of expenditures	39.0%
per capita	\$1,568
as % of state average	67.7%
Annual debt service (2014)	\$2,806,867
as % of expenditures	15.8%
Equalized net grand list (2014)	\$543,459,169
per capita	\$122,843
as % of state average	85%

Business profile (2014)								
Sector	Units	Employment						
Construction	24	291						
Manufacturing	12	615						
Retail Trade	9	41						
Health Care & Social Assistance	10	110						
Other Services (except public admin)	14	82						
Total government	12	190						

LABOR FORCE

Commuters (2014)				
Commuters into town from	1:			
Middletown	203	Wallingford	58	
Middlefield	125	Haddam	37	
Meriden	112	Cromwell	31	
Durham	76			

Labor Force (Residence)	2,493
Employed	2,356
Unemployed	137
Unemployment Rate	5.5%
Place of Work (2014)	
# of units	143
Total Employment	1,917

TOP 5 GRAND LIST		
Company	Amount	% of Net
Zygo Corp.	\$16.7M	4.00%
Connecticut Light & Power	\$8.8M	1.90%
Lyman Farm Inc.	\$7.1M	1.70%
Rogers Manufacturing	\$3.0M	0.70%
TET Manufacturing	\$2.7M	0.66%

Source: Connecticut Economic Resource Center, www.cerc.com

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December 1, 2016

11:30 A.M. - 1:30 P.M.

Connecticut Convention Center, Hartford

Tickets: Single Ticket Rate: \$85 / Table of Ten \$800 (\$95 & Table of Ten: \$900 AFTER November 24.)



Keynote Speaker:

HARTFORD BUSINESS JOURNAL

Dr. Michael Bourque,

Senior Attending Physician, Saint Francis Hospital; Medical Director, Medical Aid to Haiti (MATH), Saint Francis Medical Missions

Keynote title: "Of Haiti, Hurricane Matthew and Heroes: Shared thoughts on mission life by Dr. Michael Bourque"



Event Emcee -**Denise** D'Ascenzo. **WFSB**

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EDITORIAL

Don't let ugly election season keep you from the polls

ome voters may be apt to stay home this election season, turned off by the ugliness of the presidential race and the two deeply flawed candidates running for the country's highest office.

That, of course, would be a mistake. As with any presidential election, voters have a chance to shape the United States' future.

In Connecticut, voters also have a chance to choose which direction the Nutmeg State will follow. Although Connecticut's highest office isn't up for grabs, political power in the state legislature is, with all 187 seats on the ballot.

The Hartford Business Journal has traditionally not endorsed candidates, and we will continue to stick to our knitting this year, but voters, particularly members of the business community, have a lot at stake, and must play an active role supporting progrowth candidates.

With Connecticut once again facing billion-dollar deficits in the years ahead, the threat of higher taxes will loom like a rain cloud over voters' heads as they head to

▶ With Connecticut once

again facing billion-

dollar deficits in the

like a rain cloud over

voters' heads as they

head to the polls Nov. 8.

years ahead, the threat

of higher taxes will loom

the polls Nov. 8. In recent months, candidates have rarely talked about the need to raise taxes, but those sentiments will likely shift when the legislative session begins in January and election-season is in the rearview mirror.

Democrats have controlled state government for the last six years, owning the governor's mansion and both houses of the General Assembly. During that time, the state has faced extremely difficult financial pressures, which has led to two of the largest tax increases in state history and a slow economic recovery from the Great Recession.

The challenges the state faces are many, both in the short and long term. They include: an aging population and difficulty in retaining and recruiting

younger workers; one of the largest unfunded pension liabilities in the country; deteriorating infrastructure and clogged interstates; poverty-stricken and cash-strapped cities; high energy prices; and escalating healthcare costs, among many others.

Myriad factors have played into Connecticut's woes in recent years and we aren't assigning blame to one person or party, but we do believe one-party rule over a prolonged period isn't the most healthy thing for a democracy. Indeed, it can limit the marketplace of ideas and the need for compromise.

Democrats currently hold a 21-15 majority in the Senate and a 87-64 majority in the House. Going into the election, Democrats hold the advantage in the blue state of Connecticut. To the extent Donald Trump turns off members of his own party, that edge will only widen.

Regardless of your political leanings, we urge you to vote. Business owners and executives have as much on the line as anyone, particularly as legislators prepare to make decisions on major policy issues that will shape the state's future for years to come.

OTHER VOICES

National Green Bank smart use of gov't investment

By Bryan Garcia

he use of taxpayer money to incentivize investment by the private sector is rarely a sure thing, but a proposal recently introduced in Congress has the potential to provide just such a spark to a growing U.S. industry while substantially improving our environ-

ment. This plan has solid results behind it based on test cases in Connecticut and several other states.

The proposal would set aside \$50 billion to establish a national Green Bank. The money would be used to leverage private investment in green energy and



▶ The green bank model is

serving as laboratories

a clear case of the states

energy-efficiency projects. From a fiscal perspective, the evidence produced by state green bank programs suggests this segment of the economy reacts favorably when government funds are used to boost new projects at the start.

In Connecticut, our five-year-old Green

Bank has leveraged \$148 million of ratepayer dollars to stimulate \$755 million in private investment in clean-energy and energy-efficiency projects completed by businesses and residential homeowners. We estimate this spending has helped create up to 3,000 jobs in that same period of time. Other local green banks in New York, Maryland, California, New Jersey and Rhode Island are achieving posi-

The green bank model is a clear case of the states serving as laboratories for good public policy that can be adopted on a larger scale by the federal government to fund a nationwide movement. Energy independence has been a goal of our federal government for nearly 50 years and recent growing concerns about climate change make green energy a similar national priority.

It has been estimated that our planet will need to spend as much as \$90 trillion over the next 15 years to stave off the worst anticipated effects of climate change. That represents about \$800 per person, per year for 15 years. Through the work of the Connecticut Green Bank, state residents have achieved the equivalent of \$100 per year in spending toward climate change mitigation, as compared with the \$10 per person state residents were contributing five years ago when the program began.

The economics behind certain forms of clean energy are still cost prohibitive for many businesses and homeowners. The use of public dollars to provide for innovative financing models can make these projects economically viable for larger numbers of people with great cost efficiency. Through one financing program, Connecticut has achieved \$9 of private investment for every \$1 invested by government.

With limited public funds available to pay for priorities like education, health care, transportation and defense, taxpayers demand that

> we use government resources wisely. The green bank model does just that and there is every reason to believe, based on our experience in Connecticut, that a federal expansion of these programs would have positive effects nationwide in terms of environmental protection and the creation of a new industry in which the United States could take a leading role.

It is an economic and environmental priority for the next

administration and the new Congress to take advantage of this moment in history to create a national green bank.

Bryan Garcia is president and CEO of the Connecticut Green Bank.

for good public policy that can be adopted on a larger scale by the federal government to fund a mationwide movement. The green bank model is a clear case of administration and the state of the state

HARTFORDBUSINESS.COM POLL

Would you buy a home in Connecticut in today's market?

Yes

O No

To vote, go online to HartfordBusiness.com.

Last week's poll results:

Has Obamacare been a success or failure?

7.8% Success

61.7% Failure

30.4% Mix of both

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EXPERTS CORNER

5 ways to make strategic planning more successful

By Brent Robertson

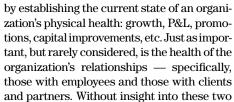
all is the season of strategy for many organizations. If the mention of strategic planning causes your leadership team to start muttering about "useless meetings," "wasted time," and "nothing changing," and if the rest of the team gets excited because the boss will be out of the office for a few days, perhaps a redesign of how you approach strategic planning is in order.

Strategic planning can feel futile because,

in fact, most strategic initiatives fail. But they don't have to. Here are five ways to own your future and ensure that the plans you make now will become reality for your organization.

1. Start with a foundation of objective inclusivity:

Strategic planning typically begins



Brent Robertson

relationships, any strategic planning is based on an incomplete picture of your organizational environment.

Examining those relationships allows you to:

- Give everyone who matters to your success employees, clients, partners and suppliers a hand in creating it (inclusivity).
- Establish a real picture of where your organization stands and how it is perceived (objectivity).

2. Be clear about the intention of the strategy:

Are you looking to become more competitive and grow within the current reality of your industry, or are you looking to create a new reality for your organization to grow within? The answer will determine who is part of the strategy team and the kind of mindset you need to be successful.

If you feel your growth is going to come from selling more of what you already provide through greater efficiency, you want to involve people with a continuous improvement, evidence-based mindset. However, if success requires generating more valuable services and market relationships beyond anything you have had before, you need people who are willing to get creative, think beyond what they know and have a test-and-learn mindset.

3. Create a shared image of success:

As leaders, we tend to have a pretty clear picture of what success looks like for our ► Take the time to establish a shared image of success. Without it, your strategy will be ungrounded and progress will be impossible to measure.

organizations. But how often do you share that vision with your team? How well does your team understand your personal commitment to the organization? Fear of disagreement or personal vulnerability are often barriers to clarity.

This fear is in large part unfounded. When people have the opportunity to share and discuss how they see success, it is generally more aligned than the group expects. Take the time to establish a shared image of success. Without it, your strategy will be ungrounded and progress will be impossible to measure.

4. Identify a reason to care about the strategy:

Most strategy vision statements use language that is impossible to feel or imagine. Phrases like "to become the best," "to be the biggest," or "to be the most sought after," sound good on the surface, but they are not inspiring at a human level. What rarely gets articulated — and can't be communicated with graphs and spreadsheets — is why. Why do we want to grow? Why are we being asked to work harder?

Exploring those questions with your team will point to big ideas and inspiring

ambitions. Sharing the outcomes with every member of the organization responsible for executing the strategy can make all the difference between a team ready and willing to implement the strategy, and one that needs to be pushed at every step.

5. Commit to help each other grow

Leaders have been taught to believe they always need to know the answers. However, the uncharted waters of a new strategy require being comfortable with uncertainty. Leaders have to evolve the way they express their leadership. They need to provide the development resources their employees need to be successful, as well as create an environment where it is okay for leaders (and their teams) to be vulnerable and ask for help.

Apply these five ideas to your strategic planning and give your team the best chance of success creating a better future for your organization.

Brent Robertson is a partner at West Hartford creative consulting firm Fathom.

BIZ BOOKS

How marketers can become more relevant to the C-suite



► Working in and expanding the Value Zone gives marketers a seat at the table where key business decisions are made — and a voice in those decisions.

he 12 Powers of a Marketing Leader: How to Succeed by Building Customer and Company Value" by Thomas Barta and Patrick Barwise (McGraw Hill, \$30).

Most marketers think of themselves as consumer- and product-oriented. The authors' studies show that "being good at marketing" makes marketers a one-trick pony. To achieve better marketing results, they need to expand their leadership influence within the organization. Why? Marketers have a unique place in the "Value Zone (V-Zone)" where consumer needs and company needs overlap. Their product, consumer and trend connections make their expertise valuable to those involved with company strategy, product development, sales tactics, customer service, etc. — all of which affect the customer experience. To work in the V-Zone, marketers need to master "12 Powers." Here are some of the key ones:

Power 1, "Tackle only big issues." "If you work on things that don't matter to top management, you may be 'busy,' but you won't be listened to internally." Live in the V-Zone.

How? Identify the main customer issues and where the top priorities of the company intersect. Then look at your marketing priorities to see how they add value to achieving the company's top goals. Figure out ways to align the overlaps and make a business case (i.e. price tag and ROI, cost-benefit) for them.

You'll need some help with making and selling a business case. Executing power 5, "Walk the Halls," addresses the task of finding allies. With allies, there's always a way to accomplish what seems to be too difficult, too complex and too expensive. Undoubtedly, there are non-marketing colleagues with a stake in the V-Zone overlap. Their perspectives create insight and alternatives.

Craft a customer-to-company priority story for them — much like you'd craft a marketing message to consumers. It should explain to these potential allies how marketing can help them in dealing with their customer-related issues (i.e. what's in it for them), and sketch out how to work together.

The authors make the point that "walking the halls" isn't just something you need to do when you're tackling "big issues."

Cultivating and maintaining non-marketing relationships will provide opportunities to create conversations about what's

happening in their areas and the firm. Think of the conversations as ways of listening to internal customers and providing feedback.

Power 6, "You go first." While stories are great at engaging "first followers," "the language of action" fleshes out ideas and turns them into approved plans. Speak and write in terms of dollars [e.g. revenue, profit margins, cost savings, benefits to other areas of the firm (your allies), etc.,] and

how the customer will be affected. When the higher-ups see that your ideas can increase the bottom line, improve operational effectiveness and please customers, they will pay attention.

Power 7, "Get the mix right," relates to ensuring your marketing team lives in the

V-Zone, too. Like you, they have conceptual and creative skills. They have to develop and marry "dollar" skills to trend-spotting skills. As the leader, you are their "marriage counselor."

Dollar skills involve pricing; trend-spotting skills deal with brand definition, positioning, sales promotion and product innovation. The V-Zone marriage initially focuses on increasing margins through customer retention and looking for opportunities to better serve customers in certain markets. The authors' advice: Start with an expanded

definition of marketing in terms of the V-Zone. Encourage them

to take initiative in finding overlaps.

Provide learning opportunities by assigning externally focused tasks on a rotating basis. This connects them to others. Work with your allies to rotate marketing personnel into their areas. Sales, customer service, finance and operations experience broadens their perspective of the business.

Key takeaway: Working in and expanding the V-Zone gives

marketers a seat at the table where key business decisions are made — and a voice in those decisions.

ner and Company Value

THOMAS BARTA PATRICK BARWISE

Jim Pawlak is a nationally syndicated book reviewer.



ACCOLADES & MORE



The exterior design of Symmetry Partner's new Glastonbury headquarters.

OF NOTE

AMENTA EMMA WINS DESIGN AWARDS

Hartford design firm Amenta Emma was honored with a Citation Award for Excellence in Architecture as well as a People's Choice Award by the American Institute of Architects for its Symmetry Partners project in Glastonbury.

CONSUMER COUNSEL NAMED STATE BROADBAND CHAMPION OF THE YEAR

Consumer Counsel Elin Swanson Katz, who has led an effort to educate municipalities and consumers on the potential benefits of ultra-high-speed gigabit internet access, received the 2016 Local Internet Choice State Champion Award, a national honor awarded by the Coalition for Local Internet Choice.

CDM SMITH EMPLOYEE NAMED TO NATIONAL CONSTRUCTION MANAGEMENT BOARD

The Construction Management Association of America announced that CDM Smith's Brian McCarthy, based in Hartford, will serve as a national board member for the association. McCarthy is an associate and a member of CDM Smith's program and construction management leadership team.

Please Note: All electronic submissions for Accolades should be sent to **news@HartfordBusiness.com**.



RCN Capital employees recently teamed up with Habitat for Humanity during their 23rd annual two week long Build-A-Thon. The South Windsor-based company provided 24 of their employees to work on two homes on Main Street in Hartford's North End.

SI FINANCIAL FOUNDATION AWARDS THE MYSTIC AREA SHELTER & HOSPITALITY INC.



➤ SI Financial Foundation awarded \$2,000 to the Mystic Area Shelter & Hospitality Inc. (MASH) and its Shelter Diversion and Homelessness Prevention Project. This project works to divert families from shelters when possible to help avoid trauma and shelter expense. Pictured (from left) are: Jeff Anderson, MASH executive director; Kathryn Playdon, Stonington & Pawcatuck branch manager; and Kathy Keller, MASH director of development.



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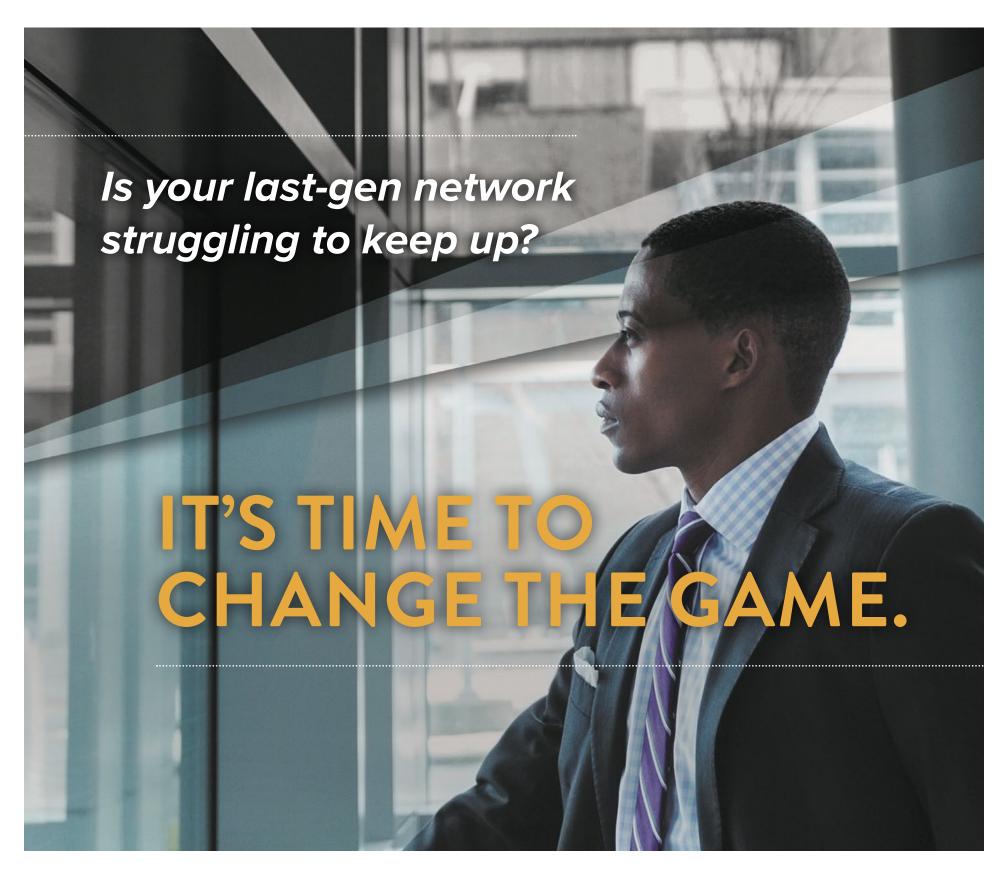
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